App. F. IX-4

Previous References

1928-29 (C.S.)

File No. 103-28

Serial Nos. 1-2, 41

Later References

C.S 12-30 (1-7)

p. 22 (F)

General and Revenue Secretariat.

Serial Nos. Four

Part B for July 1929

SUBJECT

Complaint of the Mysore District Central Co-operative Bank in the matter of the difficulty experienced in recovering dues from the several Societies in the district indebted to it.

D. 13785 dated the 28/6/29

To The Registrar of C.S.

Suggests that the Bank itself might provide for necessary staff to help in the collection of dues.

murthy
24/7/29

General and Revenue Secretariat

CS File No. 103 of 1928

Serial No.

1 From the Regr CS No 4438 dt 8/12/28
Submits a report on the Complaint of the Mysore Distt central Cooperative ~~Society~~ Bank in the matter of the difficulty experienced in recovering dues from the several Societies in the Distt indebted to it - Subd Amount of Rs 37,171-7-7 towards capital & Rs 17321 towards interest is due to the Distt Bank from the several affiliated Societies - Action to prevent delay in the execution of decrees is, ~~desired~~, being taken in Consultn with the DC Mysore

2. The reason assigned for not entertaining Suits against Societies in their Corporate Capacity does not seem Convincing -

3. The letter from the President Distt Coopera Bank has not been received. Draft call for the same is put up - After this letter is receive further action will be taken in Consultation with the L.R & Legislative Sects.

Issue & resubmit
L.R. 28/2

Secl 28/2 D.O. 20

2 The Registrar of Cooperative Societies
No.D. 9055 dt 2/3/29
Requests him to forward the letter addressed to him as he suggest by the President of the Mysore District Central cooperative Bank as the same has not been received and in letter Submitted: 4 The letter called for has since been received and put up herewith. If appd the ~~letter~~

NOTE—Contn. sheet

5/3.

4603/26
p 38

6574 (2

App F. [III—2]

General and Revenue Secretariat

C/ File No. 10 3 of 192 8

Serial No.

Law

Legislative Sectt may be consulted as to whether suits against Societies in their corporate capacity cannot be entertained

Sor 6/3 S.O. 6.3.29 Yes. File may be sent Clu 24.3.29

Submt - to Law Secy -

S.O. 25/3 Such suits can be filed under s. 18 of the Regn (VII of 1918)

Development Branch

Submt The Deptt has therefore no justification for not entertaining suits against debtor Societies - The Regr perhaps appears to think that a decree passed against a debtor Society cannot be executed easily. It is not clear how this can be so - Sor 12/4 May a reply to Regr's D.O. be sent in accordance with Law Secy's views above

S.O. 12/4. For orders

Please put up Regn. VII of 1918. Clu 14.4.29

Submt Copy put up

Sor 18/4/29 S.O.

The Regr. explains that decrees passed against the Societies cannot be executed against the individual members of the Societies except in liquidation proceedings & that it is to the advantage of the Bank that the debtor Societies have not gone into liquidation.

RE. & REV. SECRETARIAT
12 APR. 29
DEVELOPMENT BRANCH

NOTE—Contn. sheet

Serial No.

He is taking departmental action to collect the arrears & has made some progress also.

His proposal to depute an Inspector to ascertain the accts. of the debtor societies may be approved.

He may also be asked to send a reply to the Bank on the above lines.

(Chief Secy)

Chief 25.4.29

3rd Member

RR 25/4/29.

CW 29/4

The Bank's representation of 6.8.28 is dated 6.8.28 & it has taken nearly 7 months to reach us.

This sufficiently clear pointer that amount due by the Rly that there are heavy arrears outstanding & that the totals seem to be steadily mounting up the Bank deserves all possible assistance from the Dept in the recovery of its dues. Obviously there is room for more sustained & systematic effort on this direction on the part of the departmental officers. Secy Board explain the Bank that although there is nothing to prevent the enforcement of suits against defaulting societies, decrees cannot be executed against individuals

11408/25/4 CHIEF SECRETARY 23 APR 1929

NOTE—Contn. sheet

6514

(4)

App. F. III—2]

General and Revenue Secretariat. G.S. File No. 103 of 1928.-29

Serial No.

members the societies & that the Govt. urged Govts to put pressure to bear on the indebted societies to recover their dues from defaulting members & credit the amounts to the Bank.

Govt. proposals to depute a Govt. Inspector ~~might approved~~.

A suitable report should also be called for the Bank

27.4.29

but during the time the Bank itself should not provide conveyance for Govt. officers

RG 27/4/29

Govt 29/4

RG

6.5.29

Govt 6/5

Subs like two drafts

Draft 1/4/5

Govt 1/5

Govt for exp

Issue

RG

26.6.29

Govt 26/6

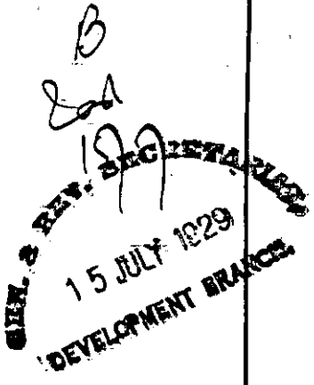
NOTE—Contn. Sheet.

6594

App. F. III—2]

General and Revenue Secretariat | C-S File No. 103 | of 1928

Serial No.	
5.	Copy of C. S. no D 13785 d) 28/6/29 Suggests that Bank staff might provide necessary staff to help in the collection of



C.S. 703-28-1

No. 5458 M.

Please come up
L R
W.R.
8/2/29
W.R.

DEPARTMENT OF CO-OPERATION.
GOVERNMENT OF MYSORE.
OFFICE OF THE REGISTRAR OF CO-OPERATIVE SOCIETIES IN MYSORE.

Telegraphic Address: "CO-OPERT" BANGALORE

Dated Bangalore, 8 February *192*9.

FROM

K. H. RAMAYYA, ESQ., B.A., BAR-AT-LAW,
REGISTRAR OF CO-OPERATIVE SOCIETIES IN MYSORE,
BANGALORE.

REV. SECRETARIAT 6594 8 FEB. 1929 DEVELOPMENT BRANCH

TO

N.Rama Rao, Esq., B.A., B.L.,
Secretary to Government of Mysore,
Development Departments, Bangalore.

Sir,

I have the honour to forward herewith in original letter No.62 dated 6-6-1928 received from the President of the Mysore District Central Co-operative Bank, Ltd., together with a copy of letter No. 441 dated 16th August 1928 from the Assistant Registrar, Mysore Division, furnishing his views thereon, and to state as follows:-

The Bank's chief complaint seems to be that suits against the debtor societies in their corporate capacity have not been entertained by the Departmental Officers. The Department does not entertain suits against societies in their corporate capacity, because the decrees that may be passed in such suits cannot be executed. The easier procedure is to get suits filed against the individual defaulters of the debtor-societies, pass decrees, get the decrees execute and credit the recoveries to the creditor Bank, and this procedure i being followed. The Bank seems to be under the mistaken notion tha decrees against societies in their corporate capacity can be executed against any member of the society and does not seem to realise that "unlimited liability" can be enforced only for levying contributions in liquidation proceedings and not when the society exists as such. As soon as a society is placed under liquidation, its suits cannot be entertained before the Departmental Officers and will have to be adjudicated by the Civil Courts. Evidently therefor it is to the advantage of the creditor Bank that the societies have not been placed under liquidation but suits have been filed and decrees are in execution.

The detailed report of the Assistant Registrar, Mysore, on the condition of the indebted societies throws a flood of light on the action taken by the Department so far. The balance of principal due on 31-12-28 from the 10 societies now indebt is Rs.37,171-7-7 while the interest due is said to be Rs.17,321/-. From the statement enclosed it will be seen that during the half year ending with 31-12-28 nearly Rs.2,500/- was recovered from the default societies, one society having completely discharged its debt.

The proposal of the Assistant Registrar to depute an experienced Inspector for overhauling the accounts of the indebted societies and taking prompt and energetic action for the collection of the dues deserves to be favourably considered. If approved, I shall appoint one Senior Inspector of the Department for this work and arrange for his work being looked after by a prorata Inspector of Co-operative Societies, whom I will have to appoint shortly, in view of the further increase in the number of societies in the State.

In the matter of the prompt execution of the decrees, needful action is being taken in consultation with the Deputy Commissioner, Mysore District.

I have the honour to be,
Sir,
Your most obedient servant,

K H Ramayya
Registrar.
7.29

Letter No.441 dated 16th August 1928 from the Assistant Registrar of Co-operative Societies, Mysore Division, to the Registrar of Co-operative Societies in Mysore, Bangalore.

****

In submitting herewith the letter No.63 dated the 6th June 1928 received from the President, Mysore District Central Co-operative Bank together with his letter No.62 dated t... ... June 1928 addressed to the Chief Secretary to the Government of Mysore, in the matter of the recovery of the loans due to the Bank from its indebted societies, I have the honour to state as follows:-

The following are the societies indebted to the District Bank, Mysore.

1. Bannur Ramaswamy Co-operative Society, T-Narsipur Taluk.
2. Keelara Co-operative Society, Mandya Taluk.
3. Ummadahalli Co-operative Society, do.
4. Honnalagere Co-operative Society, do.
5. Sakkahalli do. Mysore Taluk.
6. Manchanahalli do. Yedatore Taluk.
7. Mirle do. do.
8. Bindiganavale do. Nagamangala Taluk.
9. Kuderu do. Chamarajanagar Taluk.
10. Chinkurli do. Krishnarajpet Taluk.

Bannur Ramaswamy Co-operative Society.

This society owes to the District Bank a sum of Rs.11893-2-10 towards principal and Rs.2618-12-0 and Rs.1571-4-0 towards interest and penal interest. Owing to the differences between the two leaders Messrs.Shankaranaranappa and Suryanaranappa the work of the society had suffered very much. But the action taken by the Department to effect satisfactory management of the society, has proved successful. 66 suits to the value of Rs.8241/- were got filed and 18 decrees have already been granted. The value of decrees sentfor execution amounts to Rs.4496/-. Out of the suits filed in this office as many as 47 suits were time-barred. Hence they were referred to for arbitration, but the arbitrator has returned them undisposed of, as many of these suits are contested ones. They will be again referred to for arbitration after securing a suitable person. Early action will be taken on the remaining defaulters to recover the amounts. Thus it is seen that necessary action has been taken with regard to the collection of the District Bank's dues from this society. A sum of Rs.935/- has been remitted to the District Bank during 1927-28.

In

In this connection, it may be noted here that the ex-Secretary Mr. Suryanaranappa has been the worst defaulter to the extent of - Rs.2000/-. A suit has been filed against him for Rs.799-14-5. The Secretary has been asked to sue him for the ballance also.

Keelara Co-operative Society.

This society owes to the District Bank a sum of Rs.4784/- towards principal and Rs,1312-8-0 and Rs.787-8-0 towards interest and penal interest. Suits were filed against the defaulters of the society and six decrees to the value of Rs.4772-15-5 were - executed but the properties of the defaulters have been purchased by the society as the final bidders in the sale. The Deputy Commissioner of the Mysore District has been addressed to confirm these sales and to grant sale certificates. The Inspector, the Hon.Supervisor and the society have been instructed to make early arrangements to dispose of these properties and to remit the amounts realised to the District Bank. A decree against one Narasimhegowda for Rs.2554-11-0 is pending execution with the Deputy Commissioner, Mysore District. As the properties of Narasimhagowda mortgaged to the society had prior encumbrances to Government, it was finally settled that the society to have the lands of Narasimhagowda on payment of Rs.1400/- due to Government from Narasimhagowda. Instructions have been issued to pay up Rs.1400/- to Government and sell the properties and realise as much money as possible and to remit the same to the District Bank. Two decrees to the value of Rs.410-2-7 have been granted recently and they will be sent for execution early. There are 4 time-barred suits of this society valuing Rs.466-13-9 which will be referred for arbitration. A sum of Rs.500/- is reported to have been remitted to the Bank recently.

Kuderu Co-operative Society.

Of the indebted societies to the District Bank, the Kuderu Co-operative Society ~~is~~ is worst defaulter. The balance of the amount due by this society is Rs.2288-12-0 with interest thereon as suggested by the sub-committee and agreed to by the District Bank. All the moneys that could possibly be recovered from the

the execution of the decrees are recovered and paid to the Mysore District Central Co-operative Bank. A sum of Rs.1092-8-0 with interest thereon due under the decrees in case No.3 of 16-17, 33 of 14-15, 34 of 14-15 and 41 of 14-15 have become irrecoverable owing to the complicated litigation on the properties, and another sum of Rs.388-5-4 has been irrecoverable in cases Nos.31,38,29 and 273 of 16-17 as the amounts could not be recovered from the judgment debtors as their addresses could not be traced out. The records in case No.47 of 14-15 are not forth-coming in this office; it is not known definitely whether that decree has been proved irrecoverable. Another search in the office will be made and action taken thereon if found. A communication is made to the Amildar, Chamarajanagar Taluk, in the matter who has remarked in a statement of decrees under execution dated 27th August 1921 "that the properties have been sold and the records sent up to the Revenue Sub Division Officer." A search may kindly be caused to be made among the records in your office also and send the records to this office if traced out. Thus it is seen that all the attempts to recover the amounts from the defaulters have been made. The balance of the amount due to the District Bank represents the bad debt of the society which is to be realised by liquidating the society as there is very little chance of any further recoveries.

In the District Bank's report under submission, it is mentioned as Rs.8068-1-6 due from the Kuderu Co-operative Society but the amount actually due from the society is Rs.2288-12-0 as suggested by the 1st sub-committee(as the balance due) and agreed to both by the society and the Bank and the interest due on the above amount comes up to Rs.759-6-0 and Rs.455-0-0 towards interest and penal interest as mentioned in the District Bank overdue statement.

Manchanahally Co-operative Society.

The Manchanahalli Co-operative society in Yedatore Taluk has to pay to the Bank a sum of Rs.2592-3-9 towards principal and a sum of Rs.593-12-0 and Rs.356-4-0 towards interest and penal interest. A decree for Rs.1917-4-0 with interest thereon is under execution and there is a suit of Rs.463/- which has to be referred

referred to the Civil Court owing to the litigations on the properties mortgaged to the society. The Amildar of Yedatore Taluk has been requested to expedite the execution of the decree and not to allow book adjustment and to send the realised amount to the District Central Co-operative Bank direct. Thus it is seen that the District Bank's dues will be almost recovered from the above two cases. Action is being taken to see that the District Bank's dues are fully settled at a very early date. The society has been asked to pay up its dues to the Bank as recoveries are effected and not to issue fresh loans and to take action against defaulters. It remains to be seen how far the society is going to act up to these instructions as its attitude has been one of indifference and unheeding to Departmental instructions.

Mirle Co-operative Society.

This society has been shown a balance of Rs.561-1-3 towards principal and 183-12-0 and 90-4-0 towards interest and penal interest, in the statement of overdues sent by the District Bank. There are six decrees to the value of Rs.3183-15-3 under execution. The remittance of Rs.945/- was actually received by the Mysore District Central Co-operative Bank nearly 2 and half years after the money was actually paid by the society to the Treasury. The question of refunding the interest on this amount for the above period was under dispute. The matter was reported to you in this office No.578/C.S. dated 20th August 1926 and your final orders were communicated to the society. Revenue authorities have been requested to expedite the execution of these decrees. The society has been asked to clear its dues.

Honnalagere Co-operative Society.

This society owes to the District Bank a sum of Rs.7511-2-0 towards principal and Rs.2687-8-0 and Rs.1311-4-0 towards interest and penal interest. The affairs of this society had been for three years in a very unsatisfactory condition owing to the Secretary being absent from the place and absence of any one else to look after the society. Here the securities were not well examined and some of them mortgaged properties have previous encumbrances

encumbrances. Eight decrees to the value of Rs.1340-2-3 were executed but no properties are in the name of the society. Instru tions have been issued to make early arrangements for sale of the properties and to remit the realisations to the District Bank. Instructions are also issued to get suits filed against all the defaulters of the society. This society is to be placed under liquidation. In this connection, I invite your kind reference to this office letter No.1769 dated 15-11-27.

Ummadahally Co-operative Society.

There is a balance of Rs.5199-2-1 towards principal and Rs.2188-12-0 and Rs.1311-4-0 towards interest and penal interest. The affairs of this society are in a chaotic condition from a lon time and there is no person in the place who can give definite in formation re: the society. 16 decrees for Rs.6621-0-0 were granted on the suits filed in 1917-18 and 1921-22 and properties were purchased by the society in satisfaction of many of the decrees. Instructions issued often in the matter of recovering the District Bank's dues had not the desired effect, as there is none who is taking any interest in the working of the society. The Inspector has submitted 14 time-barred suits valuing Rs.1258/ Early action will be taken for their disposal by refering them to arbitration. The addresses of most of these defaulters are not known, besides their solvency is also doubtful. This societ also must be placed under liquidation.

Chinkurli Co-operative Society.

This society owes to the District Bank a sum of Rs.94-0-9 towards principal and Rs.1-4-0 and Rs.1-2-0 towards interest and penal interest. Early action will be taken for the recovery of this amount and remittance of the same to the District Bank.

Bindiganavale Co-operative Society.

A sum of Rs.1401-2-9 is due from this society towards principal and Rs.393-12-0 and Rs.236-4-0 towards interest and penal interest. A decree for Rs.514-8-0 is pending execution in the Revenue Department and there are 2 suits to the value of Rs.301/- are to be dipesed of. A decree in case No.219 of 19-20 for Rs.499-13-4 against one Shama Sastry was executed by the &

the Secretary of the society purchased only 3 survey numbers out o six survey numbers mortgaged to the society in entire satisfaction of the decree. But later on, the society thought that the lands purchased could not pay the decretal amount and applied for sale of the othe survey numbers also. But the Deputy Commissioner, Mysore District has replied that he saw no reason for holding the sale of the mort gaged prperties once again as the Secretary purchased the three survey numbers for just the amount including interest, etc.,due by the defaulter. Hence a communication is made to the society to take steps for the recovery of the amount that the society may hav to lose from the person responsible for this. Early needful actio will be taken in the matter.

Sakkahalli Co-operative Society.

This society in the Mysore Taluk has been paying up the instalments regularly.

A sum of Rs.5477-3-3 has been paid to the District Bank from all the indebted societies during 1927-28.

The Mysore District Bank has filed only 2 suits against Kuderu and Ummathur Societies for(Rs.5305-1-0 and Rs.1553-8-2) Rs.6858-9-2 during 1921-22 and it has not filed suits against any other societies.

I request definite instructions whether the above two suits may be disposed of and decrees granted thereon.

In this connection, I may be permitted to state that the accounts of most of the indebted societies to the Mysore District Bank have to be overhauled, that prompt and energetic action is found very necessary for the early collection of the dues of the Mysore District Co-operative Bank, and that these societies will have to be visited more frequently. It is found that the present Inspectors cannot be able to pay as much attention as it is required to discharge the above items of work quite satisfactorily along with their other work. I, therefore, suggest that an experienced Inspector may be kindly appointed to be entirely in charge of the societies indebted to the District Bank for taking energetic and prompt needful action in the case of indebted societies at least till all the dues are satisfactorily recovered.

Much difficulty is being experienced to get suitable arbitrators for the disposal of time-barred suits filed by societies specially in contested cases. Mr.Shama Iyengar, the Secretary of T-Narsipur Co-operative Society, has returned the time-barred suits of Bannur Ramaswamy Co-operative Society referred to him for arbitration pleading his inability to dispose them off. The Secretary of the Bannur Society suggests two names one of whom is Mr.T.K. Sundarajiengar, retired Sub Division Officer, but he is in the Directorate of the District Central Co-operative Bank. I may be intimated whether I can request him to become an arbitrator to dispose of these cases under the circumstances stated above, ~~In~~ in case ~~of~~ Mr.Varadiah, President of the T-Narsipur Co-operative Society, to whom a communication is made pleads his inconveniences to dispose of these suits. If this is approved, there will be speedy disposal of these cases, I think.

The Deputy Commissioner, Mysore District, may be kindly addressed regarding the expedition of the execution of the decrees of these indebted societies specially of Bannur, Manchanahalli and Mirle Societies and issue of the confirmation orders of sale's held in favour of Keelara Society's decrees.

The delay in the submission of the letter of the District Bank is due to verification of the decree records specially of the Kuderu Co-operative Society in the office.

****

"C o p y"

Registrar.

Statement showing the recoveries during the h

Sl. No.	Taluk.	Village.	Name of society.	Amount. Lent	Date.	Rep l-
1.	Mandya	Keelara	Someswara C.S.	Rs 4,800	1-5-18	Rs 16-
2.	"	Ummadahalli	Lakshminarasimhaswami	6,000	11-1-13	800-
3.	"	Honnalgere	Gopalakrishnaswami	8,900	1-3-17	1,388-
4.	Yedatore	Mirle	Krishnarajendra	17,860	6-1-14	17,298-
5.	-do-	Manchenahalli	Baneswara	2,875	1-11-20	282-
6.	Chamarajnagar	Kuderu	Anyonyasahaya	12,500	6- 8-12	10,211-
7.	T.Narsipur	Bannur	Ramaswami	16,200	13- 9-17	4,306-
8.	Nagamangala	Bindiganavale	Vynatheya	3,800	15- 6-16	2,398-
9.	Krishnaraja-pet.	Chinkurli	Anjaneya	500	1- 4-17	415-
10.	Mysore	Sakhalli	Basaveswara	13,000	1- 3-19	11,582-
			Total	86,435		48,702-

Bangalore
5th Feb. 1929

year and balance on 31st December 1928.

	Principal.		Interest.	
i till 28.	Received from June to Decr.28.	Due on 1-12-28	Recd. from June 28 to Decr. 28.	Due on 1-12- 28.
- 0	...	Rs 4,784- 0- 0	Rs 500- 0- 0	Rs 1,938- 0- 0
-11	...	5,199- 2- 1	...	3,852- 0- 0
- 0	...	7,511- 2- 0	...	4,825- 0- 0
- 9	561- 1- 3	...	315- 2- 2	...
- 3	...	2,592-3-9	...	1,126- 0- 0
-10	...	2,288-12-2	...	1,034- 0- 0
- 2	...	11,893- 2-10	1,133- 0- 0	3,719- 0- 0
- 3	---	1,401- 2- 9	...	728- 0- 0
3	...	84- 0- 9	...	5- 0- 0
- 9	...	1,417-13- 3	...	94- 0- 0
- 2	561- 1- 3	37,171- 7- 7	1,948- 2- 2	17,321- 0- 0

"copy"

Registrar.

Appendix F G—1

Issue & Subm.

SUBJECT.....

.....

.....

Section CS

File No. 103-28

Serial No. 7

No. 2.9055

Diary No. of letter replied to.....

General and Revenue Secretariat

( )

the *192*

Date of issue 2/3/29

Signed by Mr C.E. Noronha,

To The Registrar Co

Sir,

~~I am directed~~

With reference to your letter No 4438/CS of 8/12/28, submitting a report on the complaint of the Improved Dist Central Cooperative Bank in the matter of the difficulty ~~it is~~ experienced in recovering dues from the several Societies in the Dist indebted to it, I am directed to

over

List of enclosures.....

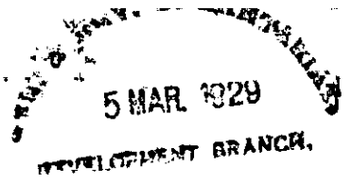
Copied by.....

Examined by.....

Request you to be so good as to forward the letter addressed to you on the subject of the President of the Mysore Dist Central Co-operative Bank, as the same has not been received with your letter. I have to

for Secretary to Govt
Dev. Dept

Encl to 4438 C&I.



The Chief Secretary to
The Government of His Highness the
Maharaja of Mysore, Bangalore.

Through The Registrar of Co-operative Societies, Mysore

From

The President,
District Central Co-operative Bank, Ltd.,
M y s o r e.

Sir,

I have the honour to lay before you the following representation with the prayer that the Government may be pleased to instruct the Co-operative Department either to readily entertain suits and grant decrees against indebted Societies allowing execution against their unlimited liability; or to permit the lending Banks to resort to Civil courts under the same privilage as to plaint stamp etc., which they are being allowed when filing suits in the Departmental Courts.

The facts are as follows:-

This Bank was started in 1911, under the Co-operative principles with the main object of financing Rural Co-operative Societies in the District.

Ever since its start it lent large sums to 18 Societies and about half a dozen of the borrowing Societies, honourably, discharged fully what they borrowed. The other Societies almost from the time they borrowed, have neither paid fully the interest accrued and much less the principal and to-day they are due to the Bank in the aggregate in principal alone to the extent of about Rs.43500/-. The most outstanding out of such defaulting Societies are noted in

are noted below:

Keelara Rs. 4784-- Honnalagere Rs. 751-2-
Ummadalli Rs. 5799-2-1 Kudera Rs. 8068-1-6
and Bannur Rs. 11893-2-10

The Bank's solicitations and pressures to them to clear up dues have had yet little or no effect and its requests to the Departmental officers to intercede and bring up a settlement or to entertain suits against such have been equally unsuccessful. Against the Kuderu Society the most abdurate of these the Bank risked a suit in 22-23 and it is yet pending adjudication in the Assistant Registrar's court here.

This delay in disposal of suits against Societies is believed to be due to the existance of Departmental instructions to its officer not to entertain suits against Societies freely, lest their doing so act as a deterrent to the Development of the Co-operative movement. Thus the misplaced sympathy to the borrowing Societies though well intentioned, have in the case of their nursing Bank (lending) resulted in crippling and almost turning them bankrupt.

Under the forgoing circumstances, in closing this representation, I once again pray that instructions be issued to the Departmental Courts either to entertain suits against defaulting Societies, pass decrees allowing execution against their unlimited liability; or if this/be not feasable to permit the lending Banks to file suits in Civil courts and also take execution proceedings thereat extending to the Bank in these courts also, the same concession as to plaint stamps etc., which they

same concession as to plaint stamps etc., which they are allowed in the Departmental Courts.

I have the honour to be
Sir,
Your most obedient Servant,

H Maynard Coles

President.

Mysore.
6-6-1928

Appendix F G—1

SUBJECT..... Inspn Staff

.....

.....

Section G 103 - 28

File No.

Serial No. 4.

No. D 13786

~~Endorsement passed~~

Diary No. of letter replied to.....

General and Revenue Secretariat

( )

the *192*

To

The Distt Central

Co-operative Bank Ltd.

Mysore

Date of issue..... 28/6/29

Signed by M.V.C.S. Warden

Sir,

With reference to ~~their~~ your representation dated 6-6-1928 received with letter No. 4438 dated 8th Feb. 1929 from the Regr of C.C. in Mysore, ~~that the Co-operative Deptt Officers should be instructed~~ complaining that the Bank is not ~~to entertain such & such deposits~~ giving you sufficient help to recover its dues ~~owing from~~ from several debtor societies, and directing ~~to execute decrees against their~~ the Bank is informed ~~liability to~~ that although there is nothing to prevent the ~~Bank should collect its~~ dues from the staff ~~maintained by the Bank~~ entertainment of deposits by the ~~Bank~~ depositors against debtor societies in their corporate capacity, the decrees obtained cannot be executed against individuals ~~as such~~ as members against their liability, except in liquidation proceedings by the Registrar of Societies, that Virtual Members of Societies, the ~~Bank~~ the better course would be

List of enclosures.....

Copied by.....

Examined by.....

over

2

Test pressure on indebted societies to recover their dues from defaulting members & credit the recoveries to the Bank.

~~The Registrar is apparently taking~~
~~connection in this direction &~~
~~he has been requested to take~~
~~more vigorous steps to help the~~
~~Bank to recover its debts. In~~
~~this connection~~, I am to suggest that it would be in the interests of the Bank to provide some staff to help the departmental officers in this work.

I have etc.

Asst. Secy
Co-op
1/6/49

~~for Director~~

15/5

Appendix F G—1

SUBJECT..... No drafts .....

.....

.....

Section 5

File No. 103-28

Serial No. 5

No. D13785

Diary No. of letter replied to.....

General and Revenue Secretariat

( )

the *192*

To Mr Registrars

Sir,

Date of issue 28/6/28

Signed by H.C.E. Narasimha

With reference to your letter No 44388 8.2.28, submitting for representation ~~on the Complaint~~ your report made by the Mysore Distt Central Co-operative Bank ~~in the matter of~~ complaining that ~~the difficulty~~ your dept is not giving ~~experience~~ in recovering sufficient help to enable it to secure its dues from the several indebt Societies in the Distt, I am directed to state that it is clear from the statement of accounts sent by you that there are heavy arears outstanding ~~that they are mounting up~~. The working of the Bank ~~undoubtedly~~ deserves all possible assistance from the dept in the recovery of its dues & feel that there is room for more sustained

over

st of enclosures.....

Copied by.....

Examined by.....

~~Determinatic~~ effort in this direction
on the part of Debtl officers
I am, however, to request you to do so as soon as
~~The Ref is requested to advise the Bank to provide suitable Staff~~
~~collect its debt~~ on the Bank's
behalf to ~~the Bank~~ that
although there is nothing
to prevent the entertainment
of suits against debtor Societies
the decrees obtained cannot be
executed against the individual
members of the Societies that the more
useful Course is to put pressure on ~~the Society~~
debted Societies to recover their dues
from defaulting members &
remit the recoveries to the Bank ~~promptly~~
promptly

I have &c

As regards your proposal to depute
an Inspector to understand the affairs
of the debtor societies I am to suggest
that the Bank should be asked to
provide the necessary staff to assist
help in the collection of its dues

C&C
1.6.29

for Dy Secy

C&C
1575.

26.6.29